

What is claimed is:

1 1. A portable desk top transaction terminal for
2 processing debit or credit card POS transactions, said
3 terminal comprising:
4 a housing having a base, a top, and an enlarged head
5 portion extending forwardly from said base to define a lip;
6 a touch screen disposed in said head portion comprising
7 display and a touch sensitive overly, wherein said touch
8 screen partially defines said housing top, said terminal
9 having a mode of operation in which said touch screen displays
10 a virtual keyboard for accommodation of data entry into side
11 keypad; and
12 an insert style reader unit comprising at least one of a
13 mag stripe and smart card reader, wherein said reader unit is
14 disposed in said lip, said reader unit having a feed slot
15 opening toward a front of said housing.

1 2. The terminal of claim 1, wherein said terminal
2 includes a mode in which said touch screen is adapted for
3 signature capture.

1 3. The terminal of claim 1, wherein said base comprises
2 a detachable riser.

1 4. The terminal of claim 1, wherein said housing further
2 comprises an integrated fingerprint scanner unit.

1 5. The transaction terminal of claim 1, wherein said
2 reader unit is a hybrid mag stripe and smart card unit.

1 6. The transaction terminal of claim 1, wherein said
2 reader unit is disposed.

1 7. The transaction terminal of claim 1, further
2 comprising an RF communication interface for enabling
3 communication with a nonintegrated computer system.

1 8. A portable transaction terminal for processing point-
2 of-sale transactions, said transaction terminal comprising:
3 a housing having a front, a top, and a base adapted for
4 resting said terminal on a counter top, said base having a
5 base plane defined by a bottom of said base;
6 a touch screen integrated in said top of said housing,
7 said touch screen being disposed in a touch screen plane;
8 a hybrid mag stripe and smart card insert style reader
9 unit disposed in said housing, said reader unit having a feed
10 slot opening toward said front of said housing, said feed slot
11 disposed in a feed slot plane, wherein said base plane, said
12 feed slot plane, and said touch screen plane are all
13 substantially coplanar.

1 9. The transaction terminal of claim 8, wherein said
2 housing further comprises a head portion extending forwardly
3 from said base to define a lip, wherein said reader unit is
4 disposed in said lip.

1 10. The transaction terminal of claim 8, further
2 comprising a detachable stylus holder detachably attachable on
3 said housing.

1 11. The transaction terminal of claim 8, wherein reader
2 unit is disposed so that said feed slot plane is at a slight
3 downward angle from a back of said housing to said front, with

4 respect to a horizontal plane so that moisture and debris is
5 forced out of said slot by gravitational forces.

1 12. The transaction terminal of claim 11, wherein touch
2 screen is disposed so that said touch screen plane is also at
3 a slight downward angle from said back to front, so that said
4 touch screen is easily viewed by a user.

1 13. The transaction terminal of claim 8, further
2 comprising a detachable riser.

1 14. A transaction terminal comprising:
2 a housing having a top, a front, a back end, and a base
3 having a base plane defined by a bottom of said base;
4 a control circuit encapsulated by said housing;
5 a touch screen in communication with said control circuit
6 at least partially defining a top of said housing, wherein
7 said touch screen defines a touch screen plane angled
8 downwardly from said back end to said front with respect to
9 said base plane; and
10 a card reader unit disposed in said housing having an
11 insert-style feed slot for receiving a card, wherein said feed
12 slot opens toward said front of said housing.

1 15. The terminal claim 14, wherein said insert style
2 feed slot includes a feed slot plane substantially coplanar
3 with said touch screen plane.

1 16. The terminal of claim 15, wherein said feed slot
2 plane is disposed angularly downwardly from said back end to
3 said front.

1 17. The terminal of claim 14, wherein said control
2 circuit, in one mode, adapts said touch screen for signature
3 capture.

1 18. The terminal of claim 14, wherein said control
2 circuit, in one mode of operation, controls said touch screen
3 to display a virtual keyboard.

1 19. The terminal of claim 14, wherein said control
2 circuit, in at least one mode, configures said terminal to
3 capture a signature entered by a user into said touch screen.

1 20. The terminal of claim 14, further comprising a
2 wireless communication link.

1 21. The terminal of claim 14, wherein said terminal
2 includes a secure information entry circuit including a
3 program having an encryption routine, wherein said secure
4 information entry circuit includes cryptographic firmware
5 adapted to change the state of an encryption mode signal when
6 said encryption routine is actuated, and wherein said terminal
7 further includes a user-perceivable indicator responsive to
8 said encryption mode signal.

1 22. The terminal of claim 14, wherein said housing
2 comprises an upper section and a lower section, wherein said
3 control circuit is in communication with a secure IC chip
4 comprising a volatile memory, wherein said terminal further
5 includes a battery for powering said secure IC chip, wherein
6 said terminal is adapted so that said battery is disconnected
7 from said secure IC chip if said upper section is removed from
8 said lower section.

1 23. The terminal of claim 14, wherein said housing
2 includes a forwardly extending lip and wherein said reader
3 unit is disposed in said lip.

1 24. The terminal of claim 14, wherein said housing
2 includes an imaging assembly aperture further comprises:
3 an optical reader unit comprising an imaging assembly,
4 wherein said imaging assembly is incorporated in said housing
5 in such manner that light received by said assembly passes
6 through said imaging assembly aperture.

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